Taking stock of progress

A compilation of universal social security schemes in low- and middle-income countries

Daisy Sibun & Holly Seglah

February 2024

DEVELOPMENT PATHWAYS

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Preface

Universal social protection/social security is a necessary investment to foster human development and realise most of the SDGs. There is an emerging consensus around that statement, as can be seen in 2016 in the launch of the Global Partnership for Universal Social Protection to Achieve the Sustainable Development Goals (USP2030), or in 2022 in the World Bank's new strategic document on social protection: "Charting a Course Towards Universal Social Protection: Resilience, Equity, and Opportunity for All".

In practice, though, social security programmes in low- and middle-income countries tend to be poverty-targeted rather than universal,[1] especially when supported by development partners. One obvious reason is that poverty-targeted programmes are less expensive than universal schemes. It is often assumed that universal social security is simply not affordable in poor countries.

Since 2019, Act Church of Sweden and Development Pathways have made a number of common contributions to the debate about how recipients of social security and social protection should be selected.[2] In the report *An affordable and feasible pathway to universal social security*, we argued that it can be financially feasible for low- and middle-income countries to introduce universal old age, disability and child benefits. Using the examples of Ghana, India, Uganda, and Vietnam, the paper shows how coverage can be broadened gradually over time, in a way that does not need to undermine public finances.

The recipients of old age, disability, and child benefits tend to belong to the most vulnerable groups in society, and largely overlap the target groups of the social assistance programmes that are often key elements of existing social protection systems in low- and middle-income countries. Indeed, especially considering the low exclusion errors of universal lifecycle programmes, these inclusive programmes tend to be impressively "pro-poor". In addition, old age, disability, and child benefits are key building blocks for countries in realising adequate social protection floors and building strong social contracts.[3]

Calculations of what should be feasible is one thing. Reality is another.

[1] In this context, universal means universal within a clearly defined lifecycle category, such as children below a certain age, in contrast to means-tested and poverty-targeted benefits.

[2] Titles of and links to previous reports.

[3] Social protection floors, as defined in ILO recommendation 202, represent a minimum level of social security that all countries should introduce as soon as possible as a first step to fulfil the right to social security. This basic level includes access to necessary health care for all, as well as basic income security during crises and fragile phases of life – childhood, illness and disability, pregnancy, parenthood, unemployment, and old age.

In this paper, we compile information about existing social security programmes for children, elderly, and persons with disability. We find that universal programmes are not only feasible in theory, but that they do exist. We have identified 88 such social programmes in 52 low- and middle-income countries that are universal or benefit-tested. This compilation does not prove that low- and middle-income countries can afford universal programmes but shows that it should not be assumed that they cannot do so.

We hope that the data presented in the report will inspire more discussions and empirical research about the universal programmes that exist today. What are their effects on human development? What were the conditions for their emergence? Are they popular among the population? How do the identified countries manage to finance them?

Importantly, the evidence that most universal schemes have been designed, implemented, and financed exclusively by national governments, without support from development partners, calls upon development partners to question present strategies. How can they best promote and facilitate a pathway towards universal social protection?

This paper gives a snapshot from the end of 2023. The world is in constant change, and the compilation will continue as a database which you will find on the website of Development Pathways.

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We hope that the report will provide a useful resource for those working on social security policy by simply highlighting the impressive progress already being made towards the realisation of social protection floors in several low- and middle-income countries. In doing so, we hope these positive stories demonstrate what can be achieved when the political will is there and governments are committed to realising the right to social security, even if programmes are introduced gradually over time.

While there is a long road to travel, with 4 billion people lacking any social security coverage globally, we hope that, by taking stock of progress and acknowledging that even low- and middle-income countries with relatively low levels of wealth have taken positive steps towards building universal lifecycle systems, this paper can inspire others on the journey to progressively realising the right to social security.

The development of the paper was made possible by the generous funding of Act Church of Sweden.

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List of acronyms

CEPAL	Economic Commission for Latin America and the Caribbean
CMP	Child Money Programme (Mongolia)
COVID-19	Coronavirus Disease 2019
DFAT	Department of Foreign Affairs and Trade
FAO	Food and Agriculture Organization
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GNI	Gross National Income
IDB	Inter-American Development Bank
ILO	International Labour Organization
IMF	International Monetary Fund
IPC-IG	International Policy Centre for Inclusive Growth
MITV	Myanmar International TV
OECD	Organisation for Economic Co-operation and Development
ODI	Overseas Development Institute
P4SP	Partnership for Social Protection
PPP	Purchasing Power Parity
SDGs	Sustainable Development Goals
SSA	Social Security Administration
UBI	Universal Basic Income
UCB	Universal Child Benefit
UN	United Nations
UNDESA	United Nations Department of Economic and Social Affairs
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNICEF	United Nations Children’s Fund
UN Women	United Nations Women
UK	United Kingdom
USD	United States Dollar
USP2030	Global Partnership for Universal Social Protection to Achieve the Sustainable Development Goals
WFP	World Food Programme

1 Introduction

It is often argued that universal, lifecycle social security systems – designed to achieve *"the right to social security"* and *"the right to a decent standard of living"* for everyone[4] – are options reserved for high-income countries, as they alone are sufficiently wealthy to afford such systems. Consequently, it is often assumed that low- and middle-income countries can only implement poverty-targeted social assistance programmes designed under a 'poor relief' or 'charity' paradigm,[5] similar to the type of social security system found in many European countries in the 19th Century.[6]

Yet, global experience demonstrates that this is not the case. Many low- and middle-income countries are already implementing social security schemes that offer universal coverage and have made good progress in building inclusive social security systems in line with the principle of universality.[7]

There are two main pathways through which low- and middle-income countries offer universal coverage, as explained in Box 1. This is either through a flat-rate universal tax-financed benefit or, alternatively, through a mix of tax-financed and social insurance benefits within multi-tiered systems.

The aim of this paper is to provide a compilation of universal coverage schemes that are currently implemented in low- and middle-income countries – mainly old age, disability, and child benefits – to debunk the notion that universal schemes are only affordable in high-income countries. These schemes demonstrate how universality is a feasible and achievable option in low- and middle-income countries. In fact, as Kidd et al. (2023) explain, with the right level of political support, countries could introduce multiple universal schemes to build broader universal lifecycle social security systems at an affordable cost, over time. The gradual introduction of universal schemes can play an important role in promoting economic growth and contributing to stronger national social contracts.[8]

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[4] Article 22 and Article 25 of the Universal Declaration of Human Rights.

[5] See Kidd (2017) for a further discussion on the difference between a charity and citizenship paradigm within social security systems.

[6] See Kidd and Athias (2020) and Kidd (2017) for a more detailed discussion of the challenges of poverty targeting. Low-income economies are defined as those with a GNI per capita, calculated using the World Bank Atlas method, of US$1,085 or less in 2021; lower middle-income economies are those with a GNI per capita between US$1,086 and US$4,255; upper middle-income economies are those with a GNI per capita between US$4,256 and US$13,205; high-income economies are those with a GNI per capita of US$13,205 or more (World Bank, 2023).

[7] Universal benefits refer to benefits that are not means-tested and are provided as the right of everyone as they move across the lifecycle. See Anderson (2022) and Kidd et al. (2023) for a more detailed discussion on designing social security systems in line with the principle of universality.

[8] For example, see Kidd et al. (2020).

Box 1: Types of universal benefits

In the context of this paper, the term universal benefits refers to schemes that offer universal coverage either by offering a tax-financed benefit to everyone or through benefit-testing. The options are explained in more detail below.

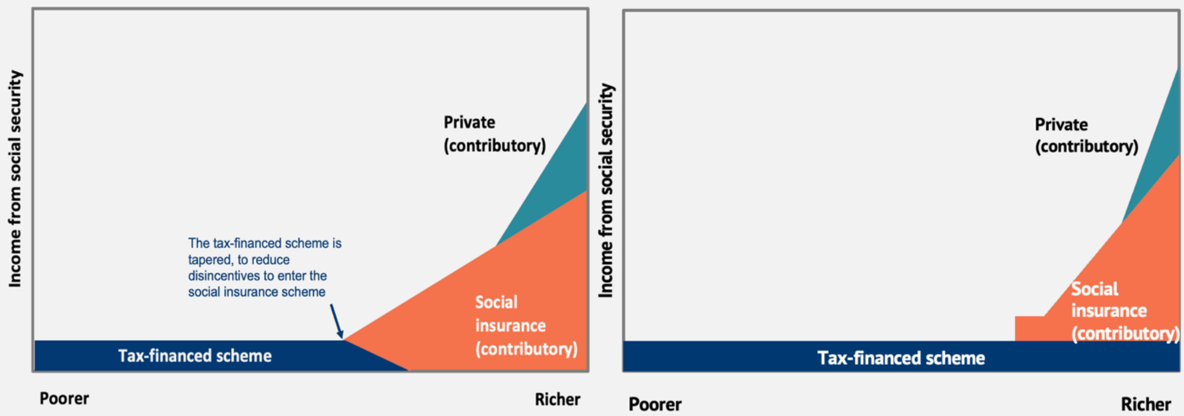
Universal, tax-financed schemes[9]

Universal tax-financed schemes are provided to everyone to address a particular lifecycle contingency, such as childhood, disability, or old age, without using means testing. Such universal schemes are often complemented by a second-tier contributory scheme, as illustrated by the diagram on the right of Figure 1-1, as well as a third tier comprising voluntary, private contributory schemes.

Benefit-tested schemes[10]

Benefit-testing refers to tax-financed schemes that are provided to all those within an eligible lifecycle category who are not in receipt of a similar contributory lifecycle state benefit, as illustrated by the left-hand diagram in Figure 1-1). For example, in Mongolia, all women aged 55+ and all men aged 60+ are entitled to a tax-financed old age pension (the Social Welfare Pension) unless they are accessing a state contributory pension.

Figure 1-1: Diagrammatic representation of two options for multi-tiered social security systems[11]



Source: Kidd et al. (2023)

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[9] Universal benefits refer to benefits that are not means-tested and are provided as the right of everyone as they move across the lifecycle. See Anderson (2022) and Kidd et al. (2023) for a more detailed discussion on designing social security systems in line with the principle of universality.

[10] In some countries, tax-financed pensions are benefit-tested against public service pensions. In the paper, if the coverage of the public service pensions is low and they are financed from general taxation – such as in Uganda, Kenya, and Lesotho – we consider these as universal, tax-financed schemes.

[11] This pension-tested design provides an alternative to poverty targeting that is both fairer and administratively simpler: all that is required is to maintain data on who is registered in the social insurance system; everyone else receives the social pension. A further feature of pension-tested systems is that, as social insurance membership grows, the size of the population receiving tax-financed benefits – and the budget required to finance the system – should decline over time.

Most of the universal schemes included in this paper are initiatives that have been designed, implemented, and financed exclusively by national governments, without support from development partners. The commitment of national governments to universal schemes demonstrates the political economy advantages of schemes designed using the principle of universality.[12]

In some countries, governments have chosen to implement high coverage, means-tested lifecycle schemes (often known as affluence testing). While the majority of potential recipients within the lifecycle category are included, the effectiveness of affluence-tested benefits in reaching potential beneficiaries is still undermined by exclusion errors. Consequently, affluence-tested schemes are not considered universal for the purpose of this paper (see Box 2).

Box 2: Affluence-tested benefits: the case of South Africa

Affluence testing refers to schemes that exclude a minority of people who are better-off through the use of means testing, but still reach most people within the lifecycle category. Such schemes are not regarded as universal coverage in this paper because they have greater exclusion errors than universal schemes. Nonetheless, affluence-tested benefits are much more effective than programmes targeted at those living in poverty.

South Africa, for example, has a number of affluence-tested schemes. The Child Support, Disability and Old Age Grants seek to exclude the most affluent South Africans by using a simple means test, with income eligibility set at a relatively high level. Applicants provide a self-declaration of their incomes. Consequently, South Africa's lifecycle programmes offer relatively high coverage, reaching 66 per cent of children, 77 per cent of older people and 65 per cent of persons with severe disabilities.[13] As a result of affluence-testing, over 90 per cent of those in the poorest income decile in South Africa are in receipt of at least one tax-financed social security benefit.[14]

The positive impacts of South Africa's Child Support Grant have been well-documented, and the programme provides robust evidence of the effectiveness of high-coverage affluence-tested child benefits in reducing poverty, promoting gender equality, and stimulating local economies (for example, see DSD et al. 2012; Granlund et al. 2019). Nonetheless, among the poorest children, 20 per cent still miss out on the Child Support Grant – in part due to the affluence test – which could be addressed if the scheme was made universal.

The paper is organised as follows: Chapter 2 provides an overview of universal schemes in low- and middle-income countries while Chapters 3-5 examine in more detail old age, disability, and child benefits.

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[12] See Kidd et al. (2020) and Sibun (2022) for more on the political economy of universal programmes and the impact of a universal approach in strengthening national social contracts.

[13] Kidd et al. (2018).

[14] Kidd et al. (2018).

2 An overview of universal schemes in low- and middle-income countries

Globally, 52 low- and middle-income countries – comprising 39 per cent of all low- and middle-income countries – are implementing universal, lifecycle social security benefits.[15] These countries range from low-income countries such as Uganda, Nepal and Tajikistan, lower-middle-income countries such as Mongolia, Kenya, and Namibia, to upper-middle-income countries such as Argentina and Samoa. In addition, Iran has introduced a form of Universal Basic Income (UBI).

In total, there are 88 universal benefits across these countries, with old age benefits the most common, followed by disability benefits and child benefits. The Pacific region is leading the way with the highest proportion of low- and middle-income countries implementing universal coverage schemes (77 per cent), followed by Europe, (64 per cent), Asia (53 per cent), Latin America and the Caribbean (25 per cent), and Africa (20 per cent). Table summarises the number and type of universal coverage programme across each region while the map in Figure 2-1 shows the countries with universal schemes. Further information on the schemes can be found in Annex 1.

Table 2-1: Overview of the number of universal coverage, social security schemes in each region

	Asia	Pacific	Africa	Latin America and the Caribbean	Europe	Total
Old Age Pensions	16	9	9	6	6	**46**
Disability benefits	15	8	2	2	3	**30**
Child Benefits	4	1	1	2	3	**11**
Universal Basic Income	1	0	0	0	0	**1**
Total	**36**	**18**	**12**	**10**	**12**	**88**

[15] This paper uses the World Bank's country and lending groups for the fiscal year 2024 to classify the income status of countries. See World Bank (2023).

Across Asia, 19 countries are implementing a total of 36 universal benefits. The most common are old age and disability benefits. The majority of old age pensions are benefit-tested while most disability benefits are tax-financed. All four child benefits in the region are universal, tax-financed schemes although some still only cover specific regions or age groups. Overall, four countries offer old age, disability, and child benefits, five provide two universal schemes (old age and disability benefits) and five have just one scheme (either disability or old age). One country provides a form of Universal Basic Income (UBI). Table 2-2 provides an overview of universal coverage programmes in low- and middle-income countries across Asia.

Table 2-2: Overview of universal coverage programmes in low- and middle-income countries across Asia

- Universal
- Benefit-Tested

Country	Type of Scheme		
	Child benefit	Disability benefit	Old age pension
Armenia	Universal	Benefit-Tested	Benefit-Tested
Azerbaijan	Universal	Benefit-Tested	Benefit-Tested
Brunei		Universal	Universal
China			Benefit-Tested
Georgia		Universal	Universal
Iraq		Universal	
Kazakhstan			Benefit-Tested
Kyrgyzstan		Benefit-Tested	Benefit-Tested
Maldives		Universal	Universal
Mongolia	Universal	Benefit-Tested	Benefit-Tested
Myanmar			Universal
Nepal	Universal	Universal	Universal
Tajikistan		Benefit-Tested	Benefit-Tested
Thailand		Universal	Benefit-Tested
Timor-Leste		Universal	Universal
Turkmenistan		Benefit-Tested	
Uzbekistan		Benefit-Tested	Benefit-Tested
Viet Nam		Universal	Benefit-Tested

In the Pacific region, ten countries implement 18 universal social security schemes. Eight countries offer universal old age pensions, and only one is benefit-tested. There are seven universal disability benefits, all of which are tax-financed. There is only one universal child benefit, in the Cook Islands.[16] In total, one country offers universal old age, disability and child benefits, five provide two schemes and four implement only one. Table 2-3 provides more detail on universal schemes in the Pacific.

Table 2-3: Overview of universal coverage programmes in low- and middle-income countries across the Pacific

Universal

Benefit-Tested

Country	Type of Scheme		
	Child benefit	**Disability benefit**	**Old age pension**
Cook Islands[13]	Universal	Universal	Universal
Fiji		Universal	Benefit-Tested
Kiribati		Universal	Universal
Nauru		Universal	Universal
Niue		Universal	Universal
Palau		Benefit-Tested	
Papua New Guinea (New Ireland only)		Universal	Universal
Samoa			Universal
Tonga		Universal	Universal
Tuvalu			Universal

Across Africa, ten low- and middle-income countries implement a total of 12 universal social security schemes. Nine offer universal old age pensions, two provide universal disability benefits while one implements a universal child benefit. In Africa, all universal schemes are tax-financed. Overall, eight countries in Africa offer one universal scheme (seven old age pensions and one child benefit) and two implement two schemes (old age and disability benefits). Table 2-4 provides an overview of universal coverage schemes in low- and middle-income countries across Africa.

[16] Strictly speaking, the Cook Islands is a high-income country, but recently only graduated to high-income status. Consequently, we have included it in this paper.

Table 2-4: Overview of universal coverage programmes in low- and middle-income countries across Africa

Universal

Benefit-Tested

Country	Type of scheme		
	Child benefit	Disability benefit	Old age pension
Botswana			
Eswatini			
Kenya			
Lesotho			
Libya			
Mauritius			
Namibia			
Seychelles			
Tanzania (Zanzibar only)			
Uganda			

In Europe, seven middle-income countries implement a total of 12 universal social security schemes. The most common scheme is an old age benefit, found in six countries (five are benefit-tested and one is a universal tax-financed benefit). Three countries implement universal disability benefits and three offer universal child benefits. Overall, across Europe, three middle-income countries implement one type of universal scheme (child and old age benefits), one implements two types (child and disability benefits) and two countries implement old age, disability and child benefits. In addition, most high-income countries in Europe have already built comprehensive, universal social security systems. Table 2-5 provides an overview of universal schemes in low- and middle-income countries across Europe.

Table 2-5: Overview of universal coverage programmes in low- and middle-income countries across Europe

Universal

Benefit-Tested

Country	Type of scheme		
	Child benefit	Disability benefit	Old age pension
Albania			
Belarus			
Kosovo			
Moldova			
Montenegro			
Russia			
Ukraine			

Across Latin America and the Caribbean, six middle-income countries implement a total of 10 universal social security schemes. All six countries provide old age benefits, of which four are universal tax financed and two are benefit-tested. Two countries implement a universal disability benefit, one of which is universal and one benefit-tested. There are two universal child benefits, of which one is benefit-tested. In total, three middle-income countries in Latin America and the Caribbean implement one type of universal social security scheme (an old age benefit), two countries have two schemes, and one country, Bolivia, has old age, disability, and child benefits. Table 2-6 provides an overview of the universal schemes across Latin America and the Caribbean.

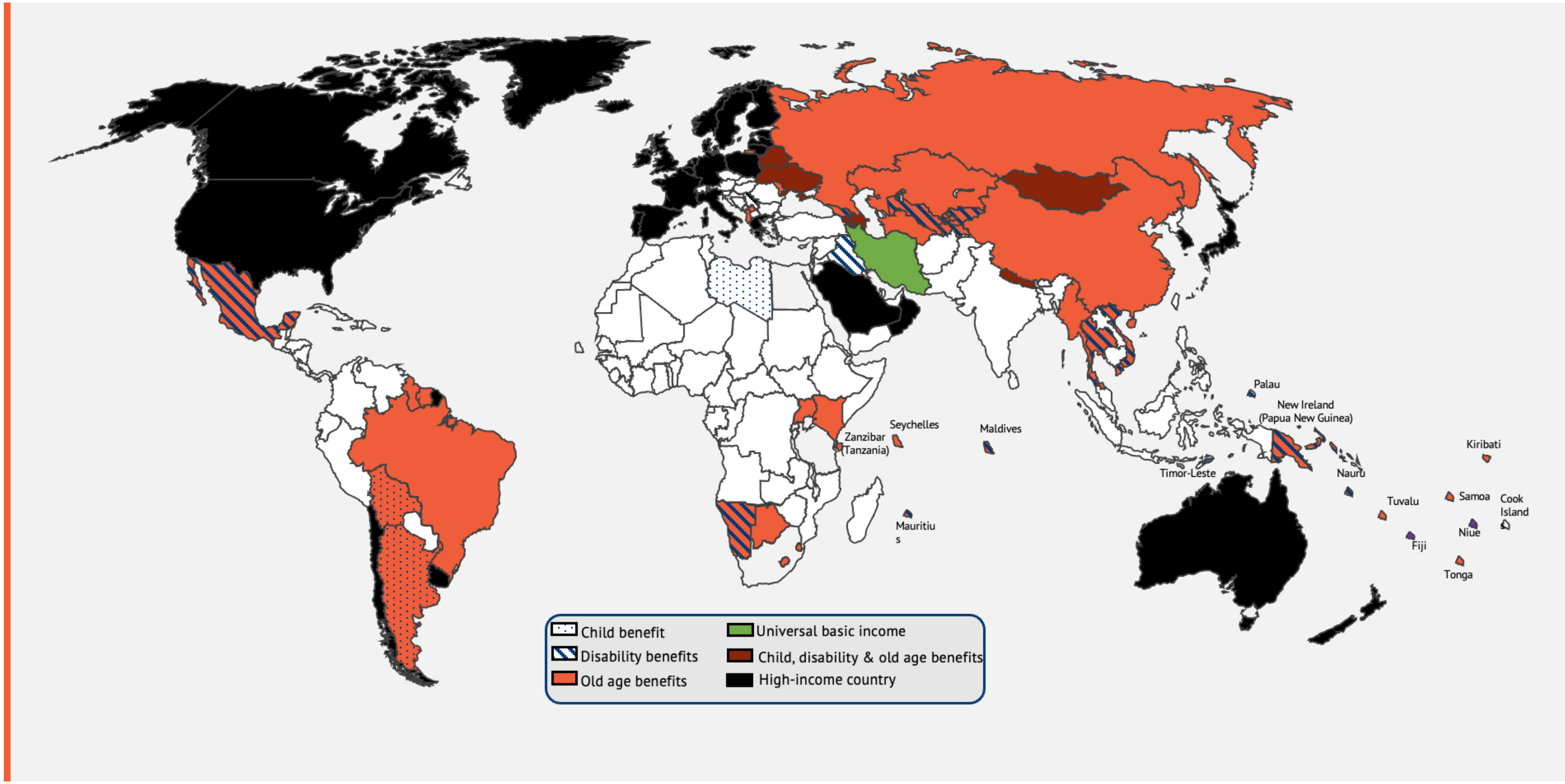
Table 2-6: Overview of universal coverage programmes in low- and middle-income countries across Latin America and the Caribbean

Universal

Benefit-Tested

Country	Type of scheme		
	Child benefit	**Disability benefit**	**Old age pension**
Argentina			
Bolivia			
Brazil (rural only)			
Guyana			
Mexico			
Suriname			

Figure 2-1: Low- and middle-income countries implementing universal social security benefits[17]



[17] High-income countries are distinguished from low- and middle-income countries by being marked as black.

3 Universal old age pensions

Box 3: Summary of universal old age benefits in low- and middle-income countries globally

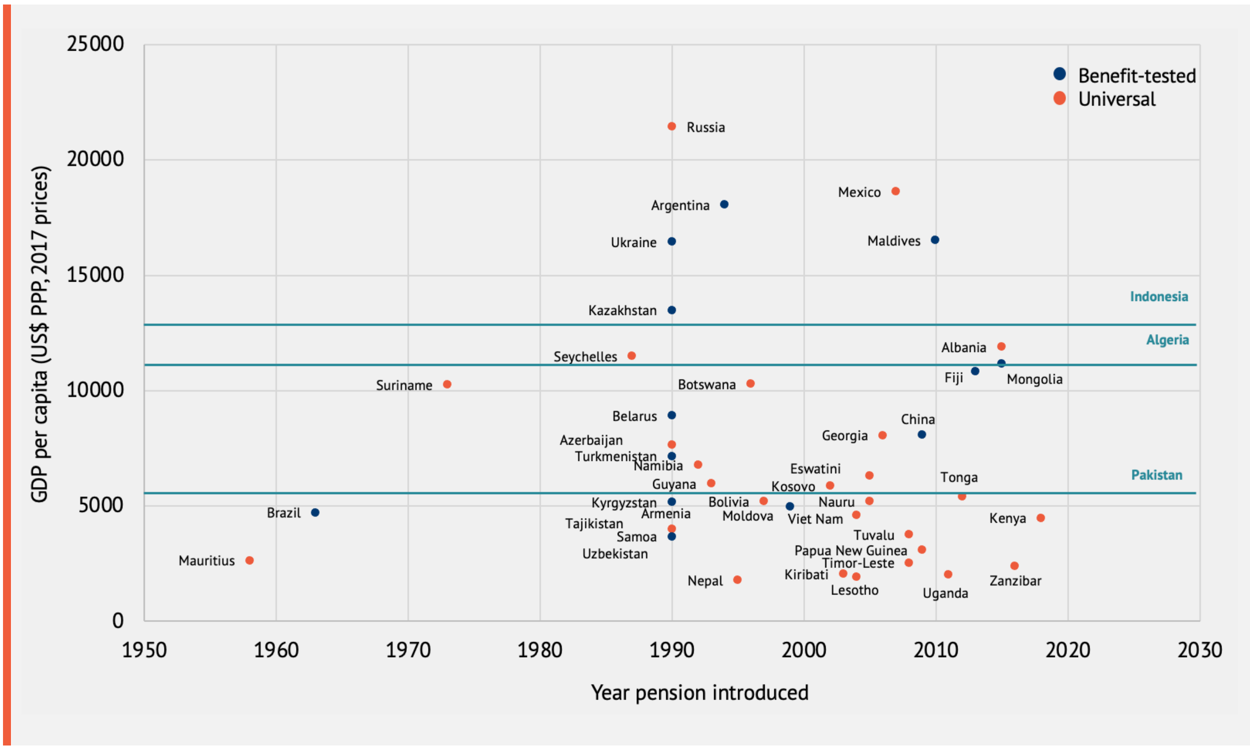
- **46** universal old age benefits, of which:
  - **28** are universal tax-financed and
  - **18** are benefit-tested schemes.
- By region: there are 16 in Asia, nine in the Pacific, nine in Africa, six in Europe, and six in Latin America and the Caribbean.
  - Universal **tax-financed** old age benefits by region: six in Asia, eight in the Pacific, nine in Africa, one in Europe, four in Latin America and the Caribbean.
  - Universal **benefit-tested** old age benefits by region: 10 in Asia, one in the Pacific, none in Africa, five in Europe, two in Latin America and the Caribbean.
- See Annex 1 for more information on these programmes.

The most common universal benefits found in low- and middle-income countries are old age pensions, which are often the first scheme established when incrementally building a lifecycle, social security system.

Across low-and middle-income countries, 46 currently provide universal old age pension coverage: 28 are tax-financed only and 18 are benefit-tested. Figure 3-1 shows the wealth of countries in the year they introduced their old age pension. Some introduced their universal pensions when they were very poor: for example, Lesotho and Uganda introduced their pensions in 2004 and 2011 when their GDPs per capita (PPP) were USD$1,900 and USD$2,000, respectively. Yet, there are many richer countries that have still not introduced universal pensions, such as – as shown in Figure 3-1 – Indonesia, Algeria, and Pakistan. In fact, many high-income countries also introduced their schemes when they were relatively poor: Denmark introduced its old age pension in 1891 when its GDP per capita was US$4,650 (PPP) while Finland's universal pension began in 1939 when its GDP per capita was US$5,750 (PPP).[18]

[18] Source of GDP (PPP) figures is GapFinder (2015).

Figure 3-1: GDP per capita (PPP) of low- and middle-income countries with tax-financed old pensions in the year they were introduced



Source: GDP per capita (PPP) data sourced from World Development Indicators (2023) and GapFinder (2015). Brunei, Cook Islands and Niue are excluded due to a lack of data.

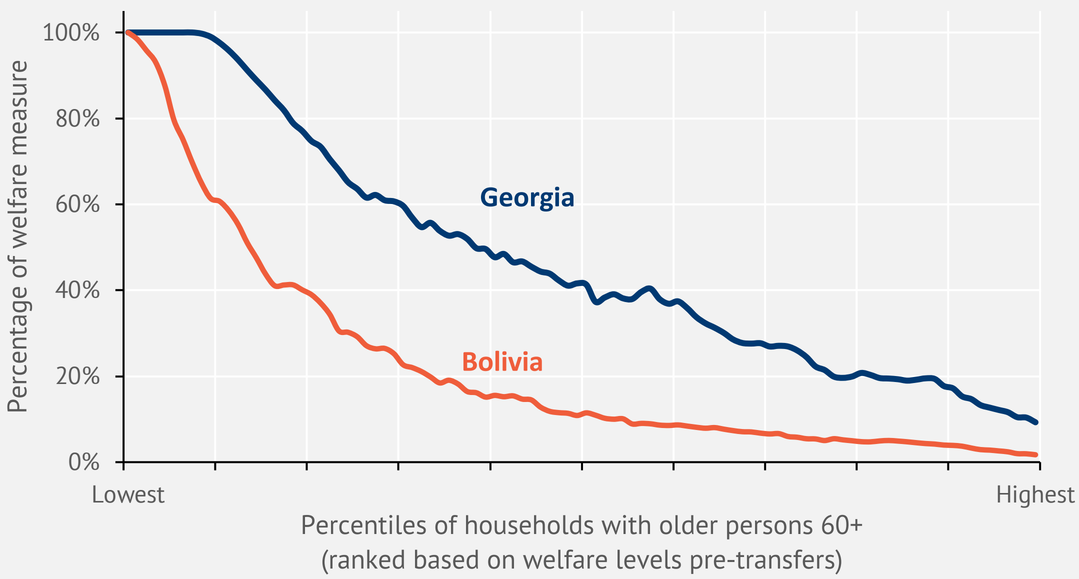
If low- and middle-income countries feel that it is too costly to introduce universal pensions for everyone over-65, they could follow the example of some countries that started with a high age of eligibility and reduced it over time. For instance, Nepal first introduced its universal pension in 1995 with an age of eligibility of 75 years, when its GDP per capita was just US$1,760 (PPP). Over time, as Nepal's economy grew, it reduced the age of eligibility to 70 years of age in 2008/09 and 68 years of age in 2022.[19] This approach enables countries to begin their universal pension at a relatively low cost and gradually expand over time (see Kidd et al. 2023 for a further explanation).

The income security provided by universal pensions can have a lifechanging impact on older persons. For example, Figure 3-2 shows the benefit values provided by the universal pension in Georgia and Bolivia's as a percentage of household consumption/income, across the welfare distribution. On average, the pensions are equivalent to 48 and 23 per

[19] Long (2010); Kidd, Gelders & Tran (2019); Handayani and Babajanian (2012); NepalNews (2022).

cent respectively of household consumption/income and, for the poorest households, it is their only source of income.[20]

Figure 3-2: Universal old age benefit values as a percentage of household per capita consumption/income among all households with pensioners across the welfare distribution in Georgia and Bolivia



Source: Own calculations based on Bolivia's Encuesta de Hogares (2015) and Georgia's Welfare Monitoring Survey (2015). Bolivia's percentage of welfare measure is analysed through a household survey of income, and the welfare measure of Georgia is based on an analysis of consumption.

International evidence has demonstrated how older persons with no income of their own can experience social exclusion, discrimination, and isolation. However, when people access old age pensions, they can be empowered, maintain their autonomy, and enjoy greater inclusion with their communities. Many also use their pensions to support their grandchildren and engage in small enterprises.[21]

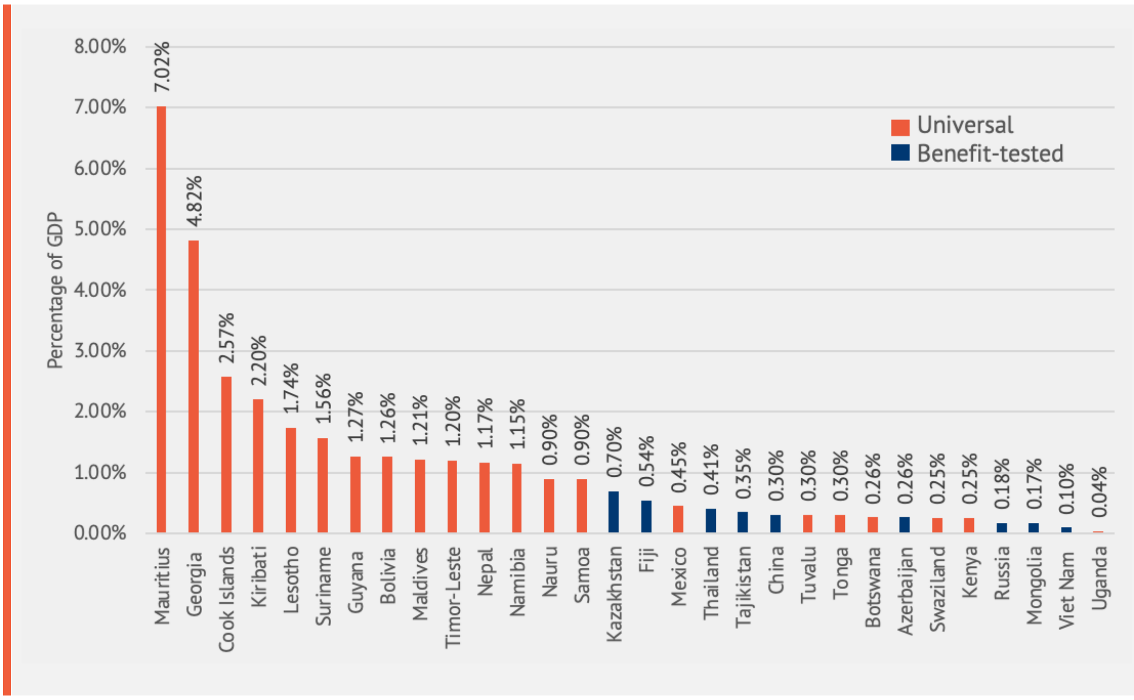
The level of investment in the tax-financed component of universal pensions varies considerably, as shown in Figure 3-3. Countries with high levels of investment include Mauritius (7.0 per cent of GDP), Georgia (4.8 per cent of GDP), the Cook Islands (2.6 per cent of GDP), Kiribati (2.2 per cent of GDP) and Lesotho (1.7 per cent of GDP), the latter a

[20] In Georgia, Kidd, and Gelders (2015) found that pensions accounted for nearly 70 per cent of the overall 29 per cent reduction in child poverty found due to social transfers, despite tackling child poverty not being the role of old age pensions.

[21] Kidd and Tran (2019); Kidd, Gelders, and Tran (2019).

low-income country.[22] Some countries with benefit-tested systems and which reach most people through their social insurance schemes spend higher sums on their state pensions, such as Mongolia (at 10.9 per cent of GDP) and Uzbekistan (at 8.3 per cent of GDP), with these figures inclusive of spending on social insurance.[23]

Figure 3-3: Levels of investment in tax-financed old age pensions in low- and middle-income countries as a percentage of GDP (latest year)



Source: Development Pathways' Pension Database, with limited data to estimate levels of investment for all programmes.
Note: Data for Pacific countries is percentage of GNI.

[22] ILO (2021); IMF (2020).

[23] Values from the *ILO World Social Protection Report, 2020-22* (ILO, 2021) show "spending on social protection systems including floors" for old age.

4 Universal disability benefits

Box 4: Summary of universal and benefit-tested disability benefits in low- and middle-income countries

- **30** universal disability benefits across low- and middle-income countries globally.
- Of these, **19** are universal tax-financed and **11** are benefit-tested.
- Universal disability benefits by region: 15 in Asia, eight in the Pacific, two in Africa, three in Europe, and two in Latin America and the Caribbean.
  - Universal tax-financed disability benefits by region: Asia (eight), the Pacific (seven), Africa (two), Europe (one), and Latin America and the Caribbean (one).
  - Universal benefit-tested disability benefits across low- and middle-income countries by region: Asia (seven), the Pacific (one), Africa (none), Europe (two), and Latin America and the Caribbean (one).

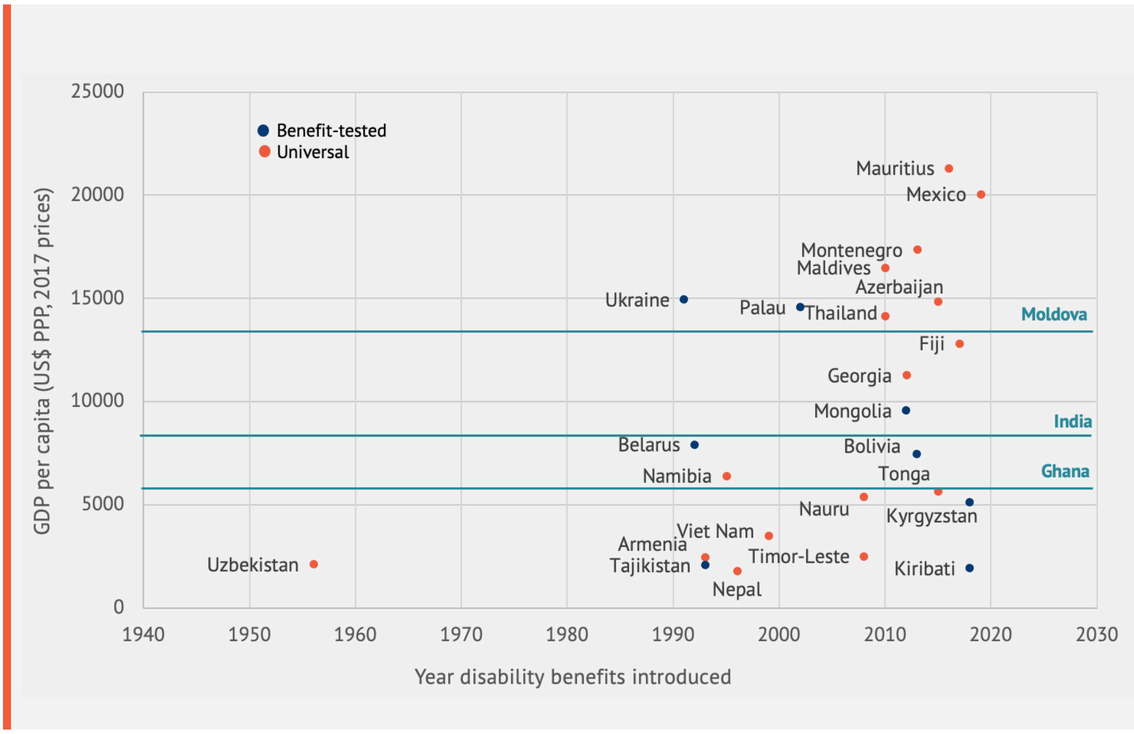
Universal disability benefits are relatively common and often introduced by countries following old age pensions. In total, 30 low- and middle-income countries have introduced universal disability benefits: 19 are universal and 11 are benefit-tested.[24]

As with universal old age benefits, relatively poor countries can implement universal disability benefits if there is political commitment. Figure 4-1 shows the wealth of low- and middle-income countries in the year that they introduced the tax-financed component of their disability benefits. Some countries were poor when they introduced their schemes: for example, Timor-Leste introduced a universal disability benefit in 2008 when its GDP per capita was US$2,520 (PPP). Again, as shown by Figure 4-1, there are many wealthier countries that have still not introduced universal disability benefits, such as Ghana, India, and Moldova.[25]

[24] In addition, in April 2023, Lebanon introduced a universal disability benefit (the National Disability Allowance) for 20,000 Lebanese youth aged 18-28 years, with transfers funded by the EU and technical assistance provided by the ILO and UNICEF (UNICEF, 2023).

[25] IMF WEO 2023 projections.

Figure 4-1: GDP per capita (PPP) of low- and middle-income countries in the year that they introduced their universal disability benefits

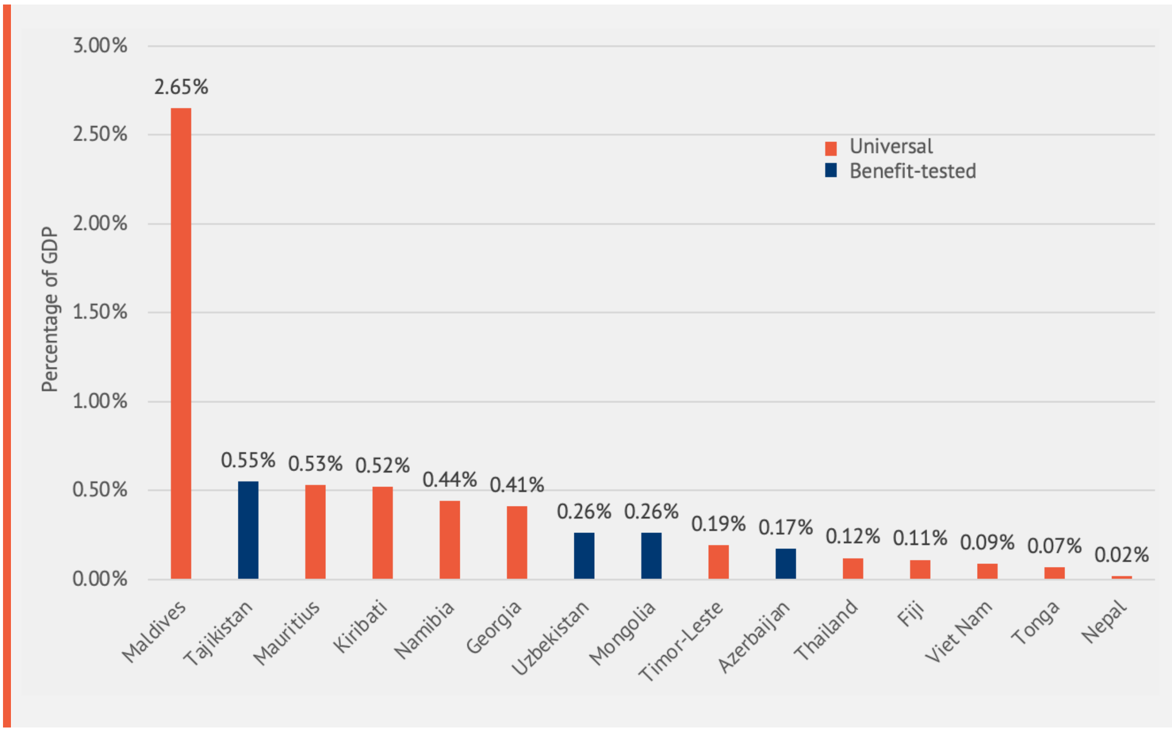


Source: GDP per capita (PPP) data sourced from World Development Indicators (2023) and GapMinder (2015). There is no available data on Brunei, the Cook Islands, Iraq, Niue, PNG, and Turkmenistan. Therefore, they have been excluded.

There is limited information on the level of investment in social security for persons with disabilities. But where data is available, the annual levels of investment in universal or benefit-tested disability benefits varies across low- and middle-income countries. As Figure 4-2 shows, these levels range from 2.65 per cent of GDP for the Maldives' Disability Assistance Scheme to 0.02 per cent for Nepal's Disability Allowance.[26]

[26] For countries with multiple disability benefits in place (for example, Georgia and Uzbekistan which have separate universal benefit schemes for children and adults with disabilities) and for which there is available data, these are combined into one scheme.

Figure 4-2: Investment levels in universal disability benefits as a percentage of GDP per capita of low-and middle-income countries (latest year)



Source: Development Pathways' Disability Benefit Database.

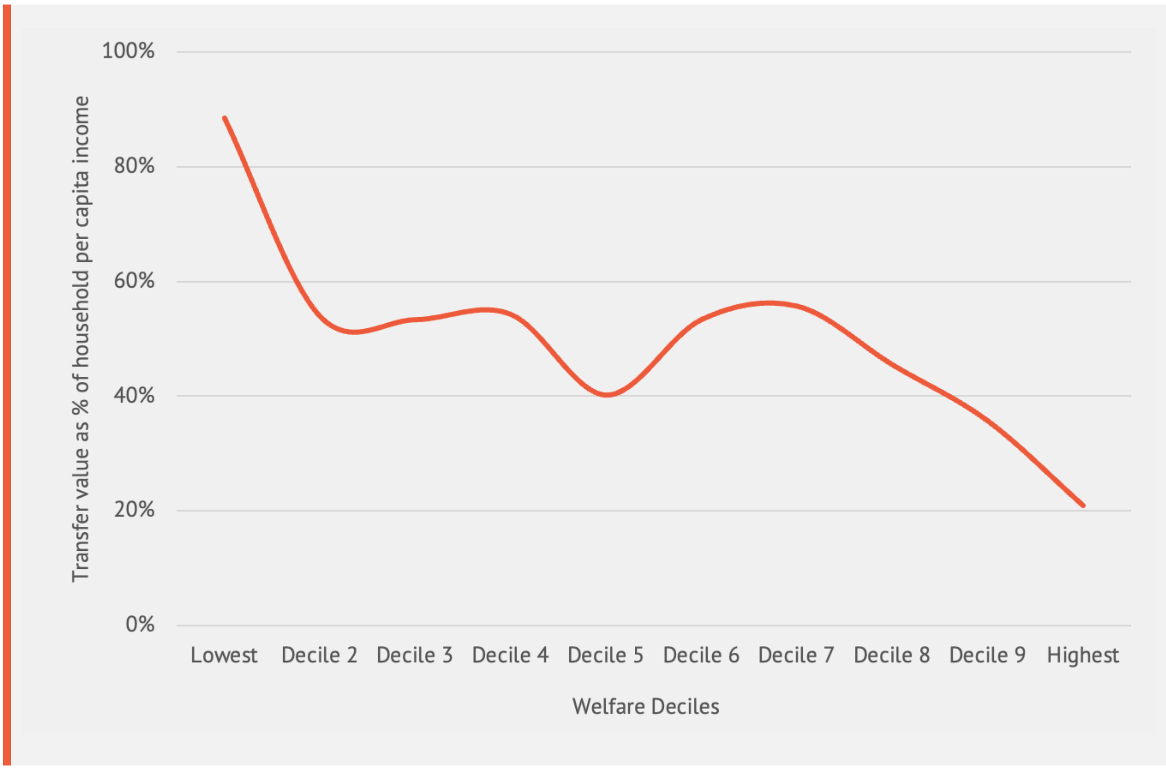
There are two main reasons for the relatively low levels of investment in some universal disability benefit schemes. One is that some benefits are only provided to those with the most severe disabilities. The other is that, while the schemes do not use a means test, eligibility is determined using a disability assessment. If the disability assessment is not well-designed or there are significant barriers in accessing it, many eligible people may be excluded. In Nepal, for example, many persons with disabilities live in more remote areas and are unable to travel to the district capitals where assessments take place.[27]

Universal disability benefits can have significant positive impacts on the lives of persons with disabilities. Figure 4-3 shows how, in Uzbekistan, the income from its universal disability benefits represents a significant proportion of household per capita income across all households that include persons with disabilities. Among the poorest households, the transfer represents almost 90 per cent of per capita income. Disability benefits can help cover the additional costs associated with disability – including the cost of healthcare, rehabilitation, assistive devices, mobility, transport, and specialist education

[27] Bank et al. (2018).

– which can be significant. For the small proportion of persons with disabilities who are unable to work, disability benefits are their only source of income. [28]

Figure 4-3: Universal disability benefit values as a percentage of household per capita income among all households with a person with disabilities by welfare deciles in Uzbekistan



Source: Authors' calculations based on Uzbekistan's Listening to the Citizens of Uzbekistan baseline survey (2018).

Greater income security can translate to significant reductions in poverty and vulnerability. A small number of disability-specific benefits have been evaluated. In Timor-Leste, within the first few years of implementing a universal disability benefit, the poverty rate of persons with disabilities fell by 17.5 per cent.[29] In Tanahun, Nepal, half of the recipients reported that the disability benefit helped them meet basic food requirements.[30] A range of other studies have noted that disability-specific benefits support people in covering their basic needs. However, a common refrain is that the

[28] Muraya (2022); UNDESA (2018); Kidd et al. (2019).

[29] The ILO found the poverty headcount of persons with disability reducing from 63.3 to 45.8 per cent. See ILO (2016b).

[30] Banks et al. (2018).

transfer values given are too low and do not cover the high additional costs experienced by persons with disabilities.[31]

Disability benefits can also have greater impacts beyond basic needs and poverty reduction. While there are limited studies on the impact of disability benefits on psycho-social wellbeing, the income provided by disability benefits can play an important role in promoting the social inclusion, dignity, autonomy, and empowerment of persons with disabilities.[32] Disability benefits in Vietnam, for example, were found to reduce the level of stress experienced by people with disabilities and their families, in particular among those living alone.[33]

[31] For examples, see: Gooding and Marriot (2009); Berry and Smit (2011); Graham et al. (2013); Mitra (2008; 2010); Palmer et al. (2010); Palmer (2013); Watson (2015).

[32] United Nations (2018); Kidd et al. (2019).

[33] Palmer et al. (2010).

5 Universal child benefits

Box 5: Summary of universal child benefits in low- and middle-income countries

- **11** universal child benefits across low- and middle-income countries globally.
- All are tax-financed.
- There are four in Asia, one in the Pacific, one in Africa, three in Europe, and two in the Americas.
- See Annex 1 for more information on these programmes.

Across low- and middle-income countries there are 11 universal child benefits, although only four (Argentina, Libya, Mongolia, and Montenegro) currently cover all children aged 0-17 years.[34] Universal child benefits are becoming an increasingly popular policy choice as the wide-ranging positive impacts of investing in children become recognised.[35]

Montenegro has become the most recent low- and middle-income country to introduce a UCB, in 2021. Initially, it covered only children aged 0-6 years but, in 2022, it was expanded to all children up to 18 years of age, costing approximately 1.15 per cent of GDP.[36] In 2021, Libya reactivated its universal child grant (which had been suspended in 2014), although it excludes some marginalised groups such as migrants, refugees, and asylum-seekers.[37]

Some low- and middle-income countries have addressed the issue of cost by rolling out UCBs over time.[38] For example, the Cook Islands first introduced a child benefit in 1979, initially targeting only children aged 0-6 years. Over time, the age of eligibility increased and now reaches all children aged 0-16 years.[39] Currently, Nepal is gradually introducing a benefit for children aged 0-5 years across geographic regions (see Box 6).

Box 6: Nepal's Child Grant

The Child Grant was introduced in Nepal in 2009, with the initial aim of improving the nutritional security of all children in the Karnali region and Dalit children from poor households. Since the proxy-means test used to identify poor Dalit children presented significant administrative and political challenges, the means test was dropped, and the Child Grant was provided to all Dalit children aged 0-4 years. Since then, the Child Grant has gained broad-based political and popular support, and the Government has committed to expanding it to all 77 districts of Nepal (UNICEF Nepal, 2019).

Some countries provide a UCB only to a small proportion of

[34] There are 32 universal child benefits globally, with varying levels of coverage, see UNICEF and ODI (2020); CHASP (2021); P4SP (2022).

[35] For example, see ILO and UNICEF (2019).

[36] UNICEF (2022b).

[37] UNICEF (2022a); Hammad and Mohamed (2022).

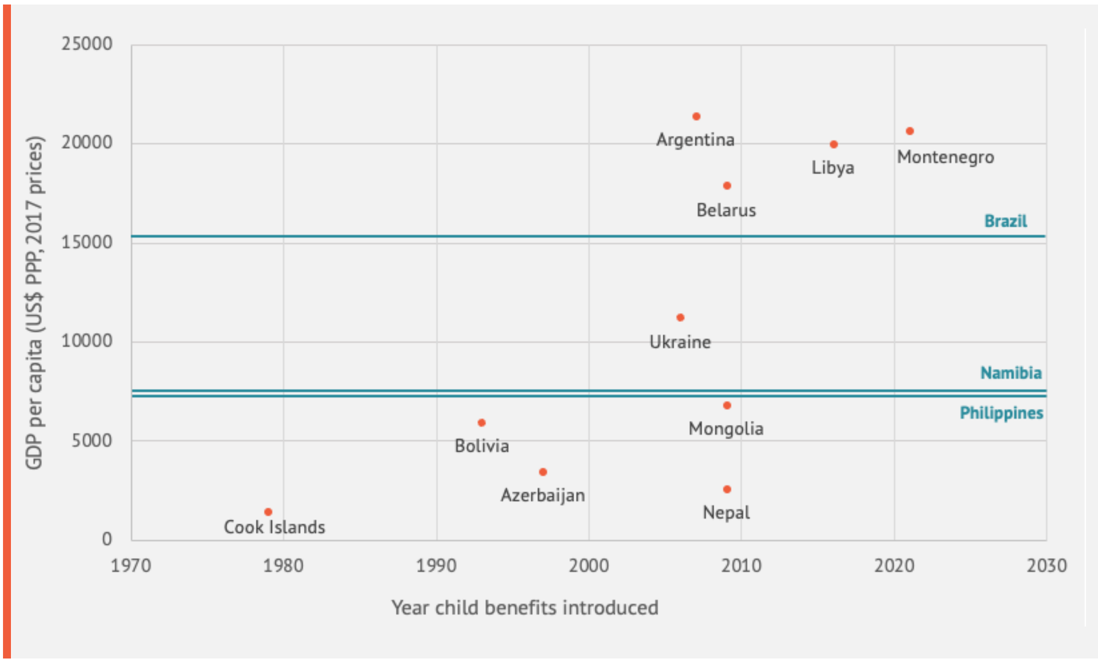
[38] See further examples of the cost of this approach for countries across South Asia in Kidd, Athias & Tran (2021).

[39] UNICEF (2020a).

children: Armenia offers its UCB to all children aged 0-2 years and, in Belarus, it covers 0-3s.[40] The Government of Mauritius announced plans to introduce a universal child benefit for children aged 0-3 years in its 2023-2024 Budget Speech, although it stated that it will be only for a one-year period, indicating that this may be a temporary benefit. As a result, it has not been included in Annex 1.[41]

Figure 5-1 shows the wealth of low- and middle-income countries in the year that they introduced – or begun to roll out, in the case of Nepal – a tax-financed universal child benefit (or, in some cases, a universal birth or adoption grant). Several countries were relatively poor when they introduced their schemes: for example, Mongolia made its Child Money Programme universal for all children in 2007 when its GDP per capita was US$6,820 (PPP). Again, as shown by Figure 5-1, there are many wealthier countries that have not committed to introducing universal child benefits, such as the Philippines, Namibia, and Brazil.[42]

Figure 5-1: GDP per capita (PPP) of low- and middle-income countries in the year that they introduced their universal child benefits



Source: GDP per capita (PPP) data sourced from World Development Indicators (2023); UNdata (2023). There is no available data on the year that Armenia introduced its programme and therefore is excluded from the figure.

[40] Other countries provide lump sum birth grants on a universal basis, usually in addition to regular income support provided through a child benefit. For example, in addition to providing a regular monthly payment for all children aged 0-2 years and 0-3 years respectively, both Belarus' Child Allowance and Ukraine's Child Birth Grant provide larger lump sum payments at the point of birth or adoption.

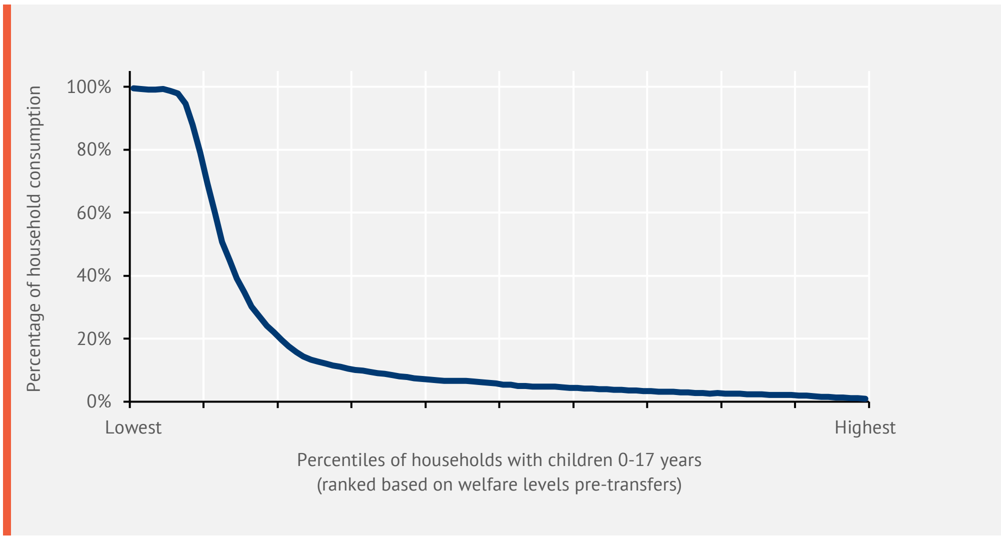
[41] Mauritius Revenue Authority (2023).

[42] IMF WEO 2023 projections.

Mongolia is, in fact, a good example of a middle-income country offering a UCB for all children aged 0-17 years. Between 2007 to 2010 and 2012 to 2017, Mongolia implemented its universal Child Money Programme (CMP) for 0-17s.[43] In 2018, however, due to pressures from international financial institutions to target the scheme to the 'poor', the Government reluctantly agreed to affluence test the scheme, aiming to reach 80 per cent of children.[44] Due to targeting errors, many children living in poverty were excluded.[45] However, in 2020, during the COVID-19 crisis, the popular programme was once more made fully universal. The CMP was also used as an effective basis for scaling up an emergency social security response to the COVID-19 crisis through vertical expansion, with the value of the monthly benefit increasing five-fold and it still remains at this level.[46]

As with other universal lifecycle benefits, UCBs can have significant impacts on the wellbeing of children. Figure 5-2 shows the impacts of Mongolia's universal Child Money Programme (CMP) in 2016: the poorest 10 per cent of recipient households received a transfer equivalent to roughly 95 per cent of monthly consumption in Mongolia and, across all recipient households, they received an average transfer equivalent to roughly 18 per cent of monthly consumption.

Figure 5-2: The value of the Child Money Programme in Mongolia as a percentage of household per capita consumption among households with children aged 0-17 years, across the welfare distribution (2016)



Source: Authors' calculations based on Mongolia's Household Socio-Economic Survey (2016).

[43] ILO (2016); Development Pathways (2015).

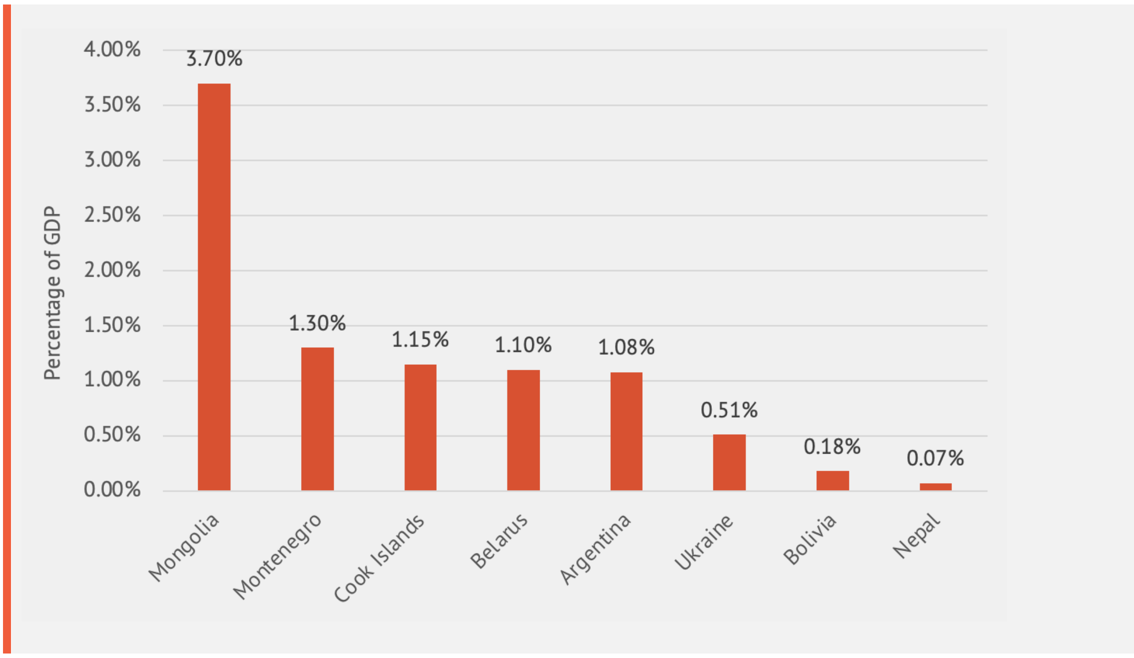
[44] Kidd (2018); UNESCAP (2019a).

[45] For further detail on the exclusion of those in poverty and the most recent exclusion error of the proxy-means tested used for the Child Money Programme, see UNICEF and ODI (2020).

[46] UNICEF (2021).

Figure 5-3 shows the level of investment in universal child benefits across low- and middle-income countries. These levels range from 3.7 per cent of GDP for Mongolia's Child Money Programme to 0.07 per cent for Nepal's Child Grant which, as indicated in Box 6, is being rolled out gradually.

Figure 5-3: Investment levels in universal child benefits as a percentage of GDP per capita of low-and middle-income countries (latest year)



Source: Development Pathways' Child Benefit Database. Note: Data is not available for Libya's child benefit nor for Armenia's or Azerbaijan's birth and adoption grants.

6 Conclusion

Building universal rights-based social security schemes is often seen as unaffordable in low- and middle-income countries. Consequently, it is often argued that countries must focus on introducing low-cost poverty-targeted benefits. Unfortunately, these benefits are relatively ineffective, often excluding most of their intended recipients.

Yet, this paper has shown that the unaffordability of universal schemes in low- and middle-income countries is a myth. Fifty-two low- and middle-income countries have already introduced a total of 88 social security schemes offering universal coverage: 46 have introduced universal pensions; 30 have universal disability benefits; 11 have universal child benefits; and one has a universal basic income. The Pacific region is leading the way with the highest proportion implementing universal coverage programmes (77 per cent), followed by Europe, (64 per cent), Asia (53 per cent), Latin America and the Caribbean (29 per cent), and Africa (20 per cent). Most of these schemes have been initiated and financed by national governments without donor support (see Annex 1).

The existence of so many universal schemes in low- and middle-income countries challenges the assumption that countries cannot afford to build inclusive social security systems using the principle of universality. In contrast, these experiences demonstrate that low- and middle-income countries can begin their journey towards building universal lifecycle systems by taking a gradual approach to expanding their systems over time through the principle of universality. By doing so, low-and middle-income countries can realise the right to social security for all.[47]

International donors can think boldly and creatively about how they can best support country governments to build more progressive national systems, instead of relying on poverty targeting as the only policy option. There have been good examples of donor support: in Uganda, the UK government helped build a universal old age pension. The transformational social, political, and economic benefits of universal social security should not be a privilege reserved only for high-income countries. Ultimately, pursuing the path of universality is likely to represent a critical investment in the wellbeing and income security of the citizens of low- and middle-income countries, as well as in the security and prosperity of their nation’s future.

[47] See Kidd et al (2023) for a more-detailed examination of how countries can feasibly do this.

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Annex 1 List of universal benefits in low- and middle-income countries globally

Table 0-1: List of universal or benefit-tested universal benefits in low- and middle-income countries globally[48]

Country	Child benefit				Disability benefits			Old age pension			
	Name of programme	**Universal or benefit-tested?**	**Age of eligibility**	**Source of funding**	**Name of programme**	**Universal or benefit-tested?**	**Source of funding**	**Name of programme**	**Age of eligibility**	**Universal or benefit-tested?**	**Source of funding**
Albania								Social Pension[49]	70+ years	Benefit-tested	Government
Argentina	*Asignación Universal por Hiio* (Universal Child Allowance)[50]	Benefit-tested	0-17 years	Government				Universal Pension for the Elderly (PUAM)[51]	65+ years	Benefit-tested	Government
Armenia	Birth or Adoption Grant[52]	Universal	Lump-sum birth grant with plans to extend to children aged 0-2 years	Government	Disability Social Pension	Benefit-tested	Government	Old Age Social Pension[53]	65 years	Benefit-tested	Government

[48] Note: Papua New Guinea has a universal disability benefit and universal old age benefit which is provided to all persons with disabilities residing in the New Ireland region; Zanzibar also has universal pension scheme, specific to Zanzibari residents aged 70 years and above; The district of Aceh Jaya in Aceh province, Indonesia, provides a universal monthly cash transfer to those over 70 years of age through its district level High Risk Elderly Social Assistance Program.

[49] China-CEE Institute (2021).

[50] UNICEF and ODI (2020).

[51] Apella (2022).

[52] UNICEF and ODI (2020).

[53] IOPS (2021).

Annex 1 List of universal benefits in low- and middle-income countries globally

Azerbaijan	Birth or Adoption Grant[54]	Universal	Universal birth and adoption grant and universal childcare grant until age 3.	Government	Disability Social Allowance[55]	Benefit-tested	Government	Social Allowance (Old Age)[56]	67 years for men, 62 years for women	Benefit-tested	Government
Belarus	Child Allowance[57]	Universal	0-3 years. (A supplement for older children aged 3–18 years is also available).	Government	Disability Social Pension[58]	Benefit-tested	Government	Social Pension[59]	60 years for men, 55 years for women	Benefit-tested	Government
Bolivia	*Bono Juancito Pinto*[60]	Universal	Children and adolescents under 21 years old in education	Government	Disability Solidarity Grant[61]	Universal	Government	*Renta Dignidad* (Dignity Pension) [62]	60 years	Universal	Government
Botswana								State Old Age Pension[63]	65 years	Universal	Government
Brazil								*Previdencia Social (plus other pensions)*	60 for men, 55 for women	Benefit-tested	Government

[54] ISSA (2021).
[55] ISSA (2021).
[56] ILO et al (2016).
[57] President of the Republic of Belarus (2023).
[58] UN Women (2019).
[59] President of the Republic of Belarus (2023).
[60] UNICEF and ODI (2020).
[61] SSA (2019a).
[62] Within Government revenues, the social pension is financed from two sources: resources derived from a direct tax on hydrocarbons and dividends from nationalized public enterprises that are earmarked to finance the Renta Dignidad (ILO et al., 2016).
[63] ILO et al. (2016),

Brunei					Universal Disability Pension[64]	Universal	Government	Old Age Pension[65]	60 years	Universal	Government
China								Basic Pension[66]	60 years for men, 50-55 years for women	Benefit-tested	Government
Cook Islands[67]	Child Benefit[68]	Universal	0-15 years	Government	The Destitute and infirmed Persons Payment and Caregiver's Allowance[69]	Universal	Government	Old Age Pension[70]	60 years	Benefit-tested	Government
Eswatini								Old Age Grant[71]	60 years	Universal	Government
Fiji					Disability Allowance[72]	Universal	Government	Social Pension Scheme[73]	65 years	Benefit-tested	Government
Georgia					Disability Pension[74]	Universal	Government	Old Age Pension[75]	65 for men, 60 for women	Universal	Government

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[64] UNESCAP (2019b).
[65] UNESCAP (2019b).
[66] OECD (2021).
[67] The Cook Islands were recognised as a high-income country in 2019, but this status is contested.
[68] Ministry of Internal Affairs (2023a).
[69] Ministry of Internal Affairs (2023b).
[70] Ministry of Internal Affairs (2014).
[71] Department of Social Welfare (2023).
[72] Parliament of the Republic of Fiji (2023).
[73] Parliament of the Republic of Fiji (2023).
[74] ILO et al. (2016).
[75] ILO et al. (2016).

Guyana								Old Age Pension[76]	65 years	Universal	Government
Iran[77]											
Iraq					Caregivers' Allowance[78]	Universal	Government				
Kazakhstan								State Basic Pension[79]	63 years for men, 60 years for women	Benefit-tested	Government
Kenya								*Inua Jamii* Senior Citizens' Scheme[80]	70 years	Universal	Government
Kiribati					Disability Support Allowance[81]	Universal	Government	Elderly Fund[82]	65 years	Universal	Government
Kosovo								Old Age "Basic Pension"[83]	65 years	Universal	Government
Kyrgyzstan					Monthly Social Benefit	Benefit-tested	Government	Social Assistance Allowance (old age)[84]	65 for men, 60 for women	Benefit-tested	Government
Lesotho								Old Age Pension[85]	70 years	Universal	Government

[76] SSA (2019b).
[77] Iran has introduced a form of Universal Basic Income (UBI) and no specific child benefit, disability benefit, or old age pension.
[78] UNICEF Iraq (forthcoming).
[79] Government of Kazakhstan (2023).
[80] ILO (2019).
[81] SSA (2018a).
[82] SSA (2018a).
[83] ILO et al. (2016).
[84] SSA (2018b).
[85] ILO et al. (2016).

Libya	Allowance for Children and Wives[86]	Universal[87]	0-17 years	Government							
Maldives					Disability Assistance Scheme and Allowance for the Blind	Universal	Government	Senior Citizen Allowance[88]	65 years	Universal	Government
Mauritius					Basic Invalidity Pension, Carers' Allowance, Child Allowance for Disability and Enhanced Basic Retirement Pension	Universal	Government	Basic Retirement Pension[89]	60 years	Universal	Government
Mexico					Pension for Disabled Persons[90]	Universal	Government	*Pensión para Adultos Mayores* (Pension for the Elderly)[91]	65 years - indigenous or Afro-Mexican adults, 68 years for others	Universal	Government

[86] Hammad and Mohamed (2022).
[87] The child benefit in Libya has *de jure* universal coverage, but it is not clear if this is fully implemented. In 2021, the reactivation of Law No. 27 on Allowances for Children and Wives effectively re-introduced a UCB which had been suspended since 2014, for all Libyan children under 18 years of age and some wives and unmarried women. Hammad and Mohamed (2022).
[88] Maldives Pension Office (2018).
[89] Ministry of Social Integration, Social Security and National Solidarity (2023).
[90] Gobierno de Mexico (2022).
[91] UNESCAP (2021).

Moldova								State Social Allocation for Elderly Persons[92]	62 for men, 57 for women	Benefit-tested	Government
Mongolia	Child Money Programme [93]	Universal	0-17 years	Government	Allowance for the Disabled[94]	Benefit-tested	Government	Social Welfare Pension[95]	60 for men, 55 for women	Benefit-tested	Government
Montenegro	Child Allowance[96]	Universal	0–17 years.	Government	Personal Disability Benefit[97]	Universal	Government				
Myanmar								Social Pension[98]	85 years	Universal	Government
Namibia					Disability Grant and Child Disability Grant[99]	Universal	Government	Old Age Pension[100]	60 years	Universal	Government
Nauru					Disability Pension[101]	Universal	Government	Elderly Allowance[102]	60 years	Universal	Government

[92] Government of Moldova (2014).
[93] UNICEF (2021).
[94] Asian Development Bank (2019).
[95] ILO et al. (2016).
[96] UNICEF (2022b).
[97] Republic of Montenegro (2013).
[98] MITV (2022).
[99] All Africa (2022); SSA (2019c).
[100] ILO et al. (2016).
[101] Republic of Nauru (no date).
[102] Olsson (2012).

Annex 1 List of universal benefits in low- and middle-income countries globally

Nepal	Child Grant[103]	Universal	Limited to all Dalit children aged 0-4 years and all children aged 0-4 years in Karnali region	Government	Disability Allowance[104]	Universal	Government	Old Age Allowance[105]	68 years	Universal	Government
Niue					Disability Allowance[106]	Universal	Government	Old Age Pension[107]	60 years	Universal	Government
Palau					Severely Disabled Assistance Fund[108]	Benefit-tested	Government				
Papua New Guinea (New Ireland only)					Old Age and Disabled Pension Scheme[109]	Universal	New Ireland Government	Old Age and Disabled Pension Scheme[110]	60 years	Universal	New Ireland Government
Russia								State Social Pension[111]	62 for men, 57 for women	Benefit-tested	Government
Samoa								Senior Citizen's Benefit[112]	65 years	Universal	Government

[103] UNICEF and ODI (2020).
[104] ILO (2023).
[105] ILO (2023).
[106] Asian Development Bank (2021).
[107] Asian Development Bank (2021).
[108] Katosang (2012).
[109] DfAT and World Bank (2014).
[110] DfAT and World Bank (2014).
[111] OECD (2021b).
[112] UNESCAP (2012).

Seychelles								Old Age Pension[113]	63 years	Universal	Government
Suriname								*Algemene Oudedags Voorzieningsfonds (State Old Age Pension)*[114]	60 years	Universal	Government
Tajikistan					Disability Allowance[115]	Benefit-tested	Government	Old Age Pension[116]	63 for men, 58 for women	Benefit-tested	Government
Tanzania (Zanzibar)								Zanzibar Universal Pension Scheme (ZUPS)[117]	70 years	Universal	Government
Thailand					Disability Allowance[118]	Universal	Government	500 Baht Universal Pension Scheme[119]	60 years	Benefit-tested	Government
Timor-Leste					Allowance for the Support of the Elderly and Invalid (SAII)[120]	Universal	Government	Allowance for the Support of the Elderly and Invalid (SAII)[121]	60 years	Universal	Government

113 SSA (2019d).
114 SSA (2019e).
115 SSA (2018c).
116 SSA (2018c).
117 ILO et al. (2016).
118 Cheechang (2021).
119 Sakunphanit and Suwanrada (2011).
120 ILO (2016b).
121 ILO (2016b).

Tonga					Disability Welfare Scheme[122]	Universal	Government	Elderly Social Welfare Scheme[123]	70 years	Universal	Government
Turkmenistan					State disability benefits[124]	Benefit-tested	Government				
Tuvalu								Universal old age pension[125]	70 years	Universal	Government
Uganda								Senior Citizen's Grant[126]	80 years	Universal	Government[127]
Ukraine	Universal Child Birth Grant	Universal[128]	0-2 years	Government	Disability social pension	Benefit-tested	Government	Social pension (and social pension supplement)[129]	63 for men, 59 for women	Benefit-tested	Government
Uzbekistan					Disability social pension[130]	Benefit-tested	Government	Old Age Social allowance[131]	60 for men, 55 for women	Benefit-tested	Government
Viet Nam					Disability Allowance[132]	Universal	Government	Social Assistance Benefit[133]	80+ years	Benefit-tested	Government

[122] P4SP (2023).
[123] P4SP (2023).
[124] Turkmenportal (2020).
[125] Satriana and Attenborough (2023).
[126] Uganda Parliamentary Forum on Social Protection (2022).
[127] Uganda Parliamentary Forum on Social Protection (2023).
[128] Birth grant of initial lump sum payment, followed by monthly payments for children 0-2 years.
[129] ILO et al. (2016).
[130] UNICEF (2019).
[131] UNICEF (2019).
[132] SSA (2018d).
[133] Kidd et al. (2019).

Challenging the misconception that universal social security is only viable in high-income countries, this paper compiles examples of ongoing universal coverage schemes in low- and middle-income nations, focusing on old age, disability, and child benefits. With sufficient political backing, these countries have gradually introduced one or multiple universal schemes, constructing comprehensive, affordable, and sustainable lifecycle social security systems over time.

The universal schemes included are initiatives largely designed, implemented, and financed by national governments, dispelling affordability myths and emphasising the transformative potential of self-sufficient, nationwide social security initiatives.

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